

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ALABAMA, NORTHERN DIVISION

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 7/10/05.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) used by the debtor(s) in the last 6 years, including married, maiden, trade, and address):

Bonnie Sue Grant
941 West Irvine Avenue
Florence, AL 35630

Case Number: 05-83354-JAC7	Social Security/Taxpayer ID Nos.: xxx-xx-4567
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Attorney for Debtor(s) (name and address): Donald G Tipper 205 South Seminary St Florence, AL 35630 Telephone number: 256-740-8233	Bankruptcy Trustee (name and address): Judith Thompson P.O. Box 18966 Huntsville, AL 35804 Telephone number: 256 880-2217
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Meeting of Creditors:

Date: **August 19, 2005**

Time: **09:30 AM**

Location: **US Post Office & Courthouse, 210 N Seminary St, 2nd Floor, Florence, AL 35630**

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 10/18/05

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

The filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Address of the Bankruptcy Clerk's Office: 400 Well Street P. O. Box 2748 Decatur, AL 35601 Telephone number: 256-584-7900	For the Court: Clerk of the Bankruptcy Court: Eligah Dane Clark
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Hours Open: Monday – Friday 8:00 AM – 4:30 PM	Date: 7/12/05
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EXPLANATIONS

FORM B9A (9/97)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Creditors May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), (6), or (15), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and the required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. You may want to consult an attorney to protect your rights.
-- Refer to Other Side for Important Deadlines and Notices --	

CERTIFICATE OF SERVICEDistrict/off: 1126-8
Case: 05-83354User: admin
Form ID: b9aPage 1 of 1
Total Served: 28

Date Rcvd: Jul 12, 2005

The following entities were served by first class mail on Jul 14, 2005.

db +Bonnie Sue Grant, 941 West Irvine Avenue, Florence, AL 35630-4529
aty +Donald G Tipper, 205 South Seminary St, Florence, AL 35630-5665
tr +Judith Thompson, P.O. Box 18966, Huntsville, AL 35804-8966
smg +Richard Blythe, BA Decatur, P O Box 3045, Decatur, AL 35602-3045
4243357 ASPIRE, PO BOX 23007, Columbus, GA 31902-3007
4243336 +Advance America, 1515 North Wood Avenue, Florence, AL 35630-2103
4243358 CROSS COUNTRY BANK, PO BOX 310711, Boca Raton, FL 33431-0711
4243338 +Capital One Bank, 1804 Washington Blvd., Baltimore, MD 21230-1700
4243339 +Capone Bank-Int Inves, 456 N Kimball Pl, Boise, ID 83704-0608
4243341 +Cbsi, 550 Greensboro Ave, Tuscaloosa, AL 35401-1547
4243340 +Cbsi, 550 Greensboro Ave Pob 3227, Tuscaloosa, AL 35401-1547
4243342 +Check 'n Go, 2081 Florence Blvd, Florence, AL 35630-2751
4243343 +Cross Country Bank, Po Box 15371, Wilmington, DE 19850-5371
4243348 FRANKLIN COLLECTION SERVICE, INC., PO BOX 3910, Tupelo, MS 38803-3910
4243344 Financial Recovery Systems, Inc., PO Box 385908, Minneapolis, MN 55438-5908
4243345 +First Financial Asset Management, PO Box 6887, Miramar Beach, FL 32550-1006
4243346 +First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
4243347 +Franklin Collection, P O Box 3910 314 S Church, Tupelo, MS 38803-3910
4243349 +Fst Premier, 900 W Delaware, Sioux Falls, SD 57104-0347
4243350 +Hsbc Nv, 1441 Schilling Pl, Salinas, CA 93901-4543
4243351 +Jefferson Capital Syst, 16 Mcleland Rd, Saint Cloud, MN 56303-2198
4243352 Midland Credit Management, Inc., PO Box 939019, San Diego, CA 92193-9019
4243353 +Midland Credit Mgmt, 8875 Aero Dr, San Diego, CA 92123-2251
4243355 +NCO FINANCIAL SYSTEMS INC., PO BOX 41417, DEPT 99, Philadelphia, PA 19101-1417
4243354 +Nco Financial Systems, Pob 41466, Philadelphia, PA 19101-1466
4243359 +OB/GYN ASSOC. OF N.W. ALABAMA, 2407 HELTON DR., Florence, AL 35630-1067

The following entities were served by electronic transmission on Jul 13, 2005 and receipt of the transmission was confirmed on:

4243337 +EDI: CAPITALONE.COM Jul 13 2005 04:30:00 Capital 1 Bk, 11013 W Broad St,
Glen Allen, VA 23060-5937
4243356 E-mail: legal.bankruptcy@badcock.com Jul 13 2005 07:31:56 W.S. Badcock Corp., PO Box 497,
Mulberry, FL 33860-0497

TOTAL: 2

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 14, 2005

Signature:

